

**Before the State of South Carolina  
Department of Insurance**

In the matter of:

Ms. Darlene Walker  
184 Vernon Way  
P. O. Box 1791  
Hemingway, SC 29554.

SCDOI File Number 124091

**Consent Order  
Imposing Administrative Penalty As  
Precondition to Remain Licensed**

This matter comes before me pursuant to an agreement entered into, between the State of South Carolina Department of Insurance and the above named respondent, a licensed insurance producer.

On or about August 5, 2004, Ms. Walker submitted her application for licensure to the Department. However, she failed to disclose that she had a delinquent tax obligation to the State of South Carolina. She answered "NO" to question number four on her application, and she should have checked "YES."

The Department then reminded Ms. Walker that such type of disclosure had to be made within 30 days from the date an action was taken. The respondent acknowledges her failure to timely report to the Department this violation and understands that her failure can ultimately lead to the revocation of her license to transact the business of Insurance as a South Carolina resident producer, following a public hearing at the Administrative Law Court. However, the parties have agreed that, rather than to proceed toward a formal public hearing, they would submit the entire matter to me, along with their specific recommendations, so that I could form my summary decision based solely on the record. The mutual recommendation was that the Department would allow Ms. Walker to remain licensed, upon the submission of an administrative penalty in the amount of \$500.00 dollars.

Section 38-43-130(A) of the South Carolina Code grants the Director of Insurance the authority to revoke or refuse to issue a license, for violating any of South Carolina's Insurance Laws or regulations. Specifically, § 38-43-247 (A)(Supp. 2004) mandates that..."a producer shall report to the Director or his designee any administrative action taken against the producer in another jurisdiction or by another governmental agency in this State, within 30 days of the final disposition of the matter. This report shall include a copy of the order, or other relevant legal documents." Code section 38-43-130 also allows the Director to impose a financial penalty in lieu of denial, revocation or suspension of a license. Therefore, under the discretionary authority provided to me within S.C. Code Ann. § 38-43-130 (Supp. 2004), and after carefully considering the recommendation of the parties, I hereby conclude that the appropriate sanction against Darlene Walker is an administrative penalty in the amount of \$500 dollars.

The parties have reached this agreement through negotiation and compromise and in consideration of the nature of the charges at issue. It is further agreed by the parties that the total amount of the administrative penalty must, pursuant to the provisions of S.C. Code Ann. § 38-43-130 (Supp. 2004), be paid within ten (10) days from the date of receipt of this consent order. If that total penalty amount is not properly paid on or before that date, the respondent's license as a resident insurance producer will be irrevocably denied without further administrative proceedings. The parties expressly agree and understand Ms. Walker's payment of the agreed-upon penalty constitutes full accord and satisfaction of this matter.

By her signature upon this consent order Darlene Walker acknowledges that she understands this consent order is a public record subject to the disclosure requirements of the State of South Carolina's *Freedom of Information Act*, S.C. Code Ann. §§ 30-4-10, *et seq.* (1991 and Supp. 2004).

Nothing contained within this administrative disciplinary order should be construed to limit, or to deprive any person of any private right of action under the law. Nothing contained within this administrative disciplinary order should be construed to limit, in any manner, the criminal jurisdiction of any law enforcement officer or judicial officer. Nothing contained within this administrative order should be construed to limit the statutory duty of the Director, exercised either directly or through the Department, to "report to the Attorney General or other appropriate law enforcement officials criminal violations of the laws relative to the business of insurance or the provisions of this title which he considers necessary to report." S.C. Code Ann. § 38-3-110(3) (Supp. 2004).

It is, therefore, ordered that, within ten days from receipt of this order, Darlene Walker shall pay through the Department an administrative penalty in the total amount of \$500.00.

It is further ordered that a copy of this consent order be immediately transmitted to the National Association of Insurance Commissioners for its distribution to its member states and a copy be placed in Ms. Walker's licensing file.

This order takes effect upon the date of my signature below.



Eleanor Kitzman  
Director of Insurance

September <sup>30</sup>~~26~~, 2005, at  
Columbia, South Carolina

I CONSENT TO THE ABOVE:

Darlene Walker

Darlene Walker

184 Vernon Way

P. O. Box 1791

Hemingway, SC 29554.

Dated this 26 day of September, 2005.

RECEIVED  
SEP 27 2005  
Hemingway, SC

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